Certificate Number: 12433-NJ-DE-039628902

Bankruptcy Case Number: 25-11363



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 5, 2025, at 3:53 o'clock PM EDT, James M. White completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 5, 2025 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor